

If you or a loved one were seriously ill, wouldn't you want Harvard's medical team at your side?

MediGuide Second Opinion Program for the State of Delaware

We hope you never need a Second Opinion. Just in case, we've made it easier to get one.

Our Second Opinion Program

- ◆ **Absolutely no cost**
- ◆ **No enrollment necessary**
- ◆ **No waiting period**
- ◆ **No pre-existing condition exclusion**

Facing a serious illness can be overwhelming. You and your doctor want to be certain you consider every option when making critical decisions about your health.

Our Second Opinion Program is a unique service available through MediGuide America, the leader in Second Opinion Services. Members who are diagnosed with certain serious illnesses can have their diagnosis and treatment plan evaluated by disease specialists from around the world at such prestigious centers as the Cleveland Clinic and the Harvard teaching hospitals.

The MediGuide Program provides you with an independent review from a leading medical center giving you comprehensive information and advice to help you make important decisions about your health. Time is of the essence, so typically, within seven business days from MediGuide submitting your medical records to the selected medical center, you and your local physician will receive a copy of the completed Second Opinion.

Please take a moment to review the details of this new program. With a serious illness at hand, peace-of-mind may often be one of the best medicines.

Questions & Answers

Do I need to enroll to access this Program?

No. All benefits eligible State of Delaware employees and retirees as well as spouses and dependents who are enrolled in a State of Delaware group health plan are **automatically eligible to access this service.**

Is there any cost to me to use this Program?

As a MediGuide Member, there are **absolutely no costs** for requesting or receiving a Second Opinion from MediGuide.

What is the value of a Second Opinion?

According to a Johns Hopkins study, Second Opinions led to an improved prognosis in 71% of the cases reviewed and a change in the treatment plan in 93% of the cases reviewed. Effective therapy relies on proper treatment.

Will I be seen by the doctor at the world leading medical center that I select for my Second Opinion?

No, your medical records will be overnighted to the selected center by MediGuide once we collect all the relevant records needed for the review.

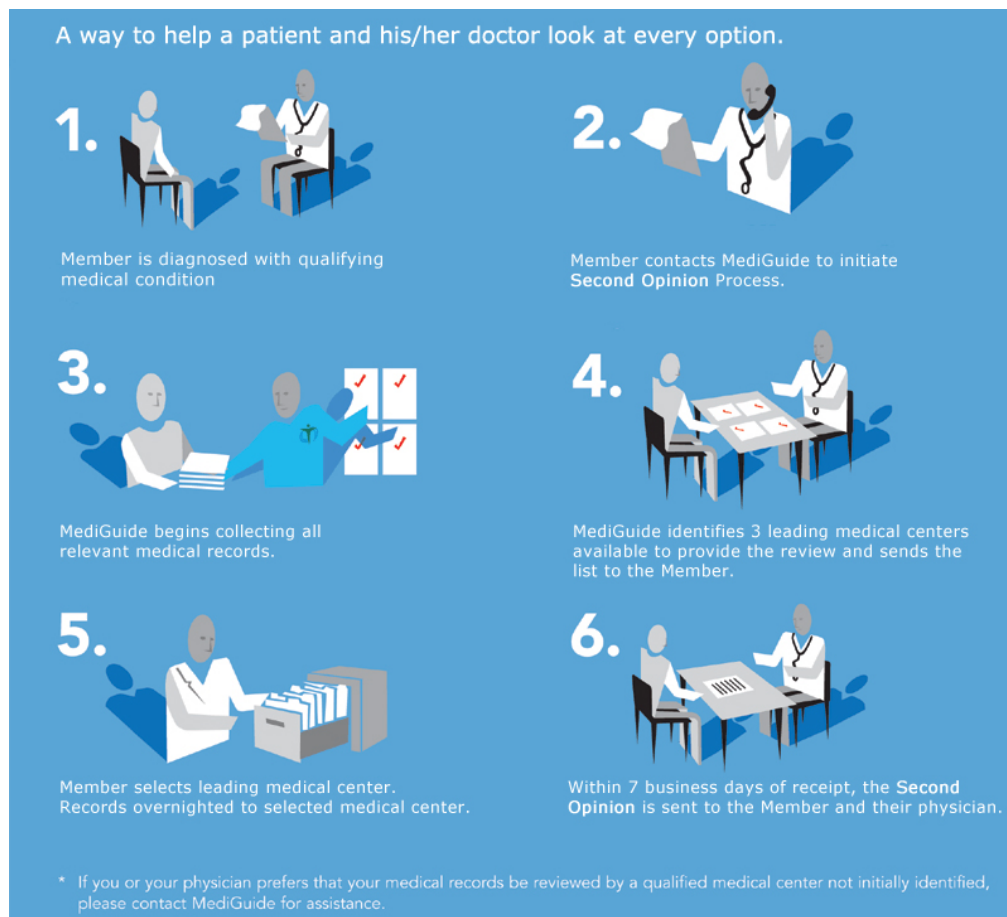
Do I have to collect my medical records?

No. With your consent, MediGuide collects your relevant medical records, paying all applicable expenses.

Will my medical records remain private?

Yes. MediGuide is HIPAA-compliant and follows all federal, state and local guidelines governing the disclosure of personal medical information. All of your information remains confidential and will not be released to your employer, health plan or anyone else unless expressly authorized by you in writing.

How the Program Works



About MediGuide

We live in an age of unprecedented worldwide research, where announcements of major advances in medical diagnosis and treatment of disease are a daily occurrence. When faced with a serious illness, you want **fast access to expert information** as you make critical decisions about your health.

This is where MediGuide can be of assistance. MediGuide works with leading medical centers throughout the United States and around the world, including such prestigious centers as the **Harvard teaching hospitals** and the **Cleveland Clinic**. MediGuide has made it its mission to help patients and their physicians gain fast and convenient access to these medical centers for review of their diagnosis and treatment plans.

The MediGuide Program is available to all benefits eligible State of Delaware employees and retirees, as well as their spouses and dependents, who are enrolled in a State of Delaware group health plan. There is **absolutely no additional cost and no enrollment is necessary.**

To learn more, please visit our website at www.MediGuide.com or call us at 1-800-961-GUIDE (-4843).

*Be smart about your health.
Second Opinions Save Lives.*

Examples of Qualifying Medical Conditions

Bladder Cancer	Colon Cancer	Eye Cancer	Melanoma	Ovarian Cancer	Prostate Cancer
Bone Cancer	Congenital Heart Defects	Kidney Cancer	Mesothelioma	Pancreatic Cancer	Stomach Cancer
Brain Cancer	Endometrial Cancer	Leukemia	Multiple Myeloma	Pediatric Heart Defects	Testicular Cancer
Brain Tumor	Esophageal Cancer	Liver Cancer	Neuroblastoma	Pharynx Cancer	Thyroid Cancer
Breast Cancer		Lung Cancer	Oral Cavity Cancer		Uterine Cancer
Cervical Cancer		Lymphoma			Vaginal Cancer

Pre-existing conditions are **not excluded** and Second Opinions can be provided regardless of the stage of your treatment. If a conclusive diagnosis has not been reached, or if you are uncertain if a condition is eligible, please call MediGuide at 1-800-961-4843 and speak with a Second Opinion Coordinator.



Phone : 1-800-961-GUIDE (-4843)
Fax : 1-302-425 5911
www.MediGuide.com/groups/stateofdelaware